

Information to identify the case:					
Debtor 1	<u>Gladys A. Cox</u>			Social Security number or ITIN	<b>xxx-xx-5268</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>14-23758-JAD</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gladys A. Cox

11/6/19

By the court: Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Gladys A. Cox  
 Debtor

Case No. 14-23758-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dpas  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Nov 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2019.

db  
 13923029 +Gladys A. Cox, 1240 Stanford Court, Coraopolis, PA 15108-4061  
 13942128 +Accredo, 13258 Collections Center Drive, Chicago, IL 60693-0132  
 13952999 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 13923036 +Citizens Auto Finance Inc., 443 Jefferson Boulevard RJW-135, Warwick, RI 02886-1321  
 13925307 +Ohio Valley General Hospital, P.O. Box 72584, Cleveland, OH 44192-0002  
 13923038 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13923039 +PNC Bank, P.O. Box 747032, Pittsburgh, PA 15274-7032  
 13923037 +PNC Bank Visa, P.O. Box 856177, Louisville, KY 40285-6177  
 13923040 Pay Pal Credit, P.O. Box 15658, Atlanta, GA 30348  
 13963535 +RBS Citizens, P.O. Box 7000, Providence, RI 02940-7000  
 +Township of Kennedy/Montour SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2019 03:52:20 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr  
 EDI: RECOVERYCORP.COM Nov 07 2019 08:23:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13923028 +EDI: CHASE.COM Nov 07 2019 08:23:00 AARP Chase Credit Card, P.O. Box 15123,  
 Wilmington, DE 19850-5123  
 13923030 +EDI: CHASE.COM Nov 07 2019 08:23:00 Amazon Chase Credit Card, P.O. Box 15153,  
 Wilmington, DE 19886-5153  
 13923031 +EDI: AMEREXPR.COM Nov 07 2019 08:23:00 American Express, P.O. Box 1270,  
 Newark, NJ 07101-1270  
 13964664 EDI: BECKLEE.COM Nov 07 2019 08:23:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13923032 EDI: BANKAMER.COM Nov 07 2019 08:23:00 Bank of America, P.O. Box 15019,  
 Wilmington, DE 19886  
 13970257 +E-mail/Text: bncmail@w-legal.com Nov 07 2019 03:52:50 CERASTES, LLC,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13962367 EDI: BL-BECKET.COM Nov 07 2019 08:23:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 13923034 EDI: IRS.COM Nov 07 2019 08:23:00 Internal Revenue Service\*\*\*, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 13923035 +E-mail/Text: bncnotices@becket-lee.com Nov 07 2019 03:51:46 Kohl's, P. O. Box 2983,  
 Milwaukee, WI 53201-2983  
 13978594 EDI: PRA.COM Nov 07 2019 08:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13960361 EDI: Q3G.COM Nov 07 2019 08:23:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13944977 EDI: RECOVERYCORP.COM Nov 07 2019 08:23:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13923041 +EDI: SEARS.COM Nov 07 2019 08:23:00 Sears Mastercard, P.O. Box 183082,  
 Columbus, OH 43218-3082  
 13923042 +EDI: WFNNB.COM Nov 07 2019 08:23:00 Talbots, P.O. Box 659617,  
 San Antonio, TX 78265-9617  
 13923043 +EDI: TSYS2.COM Nov 07 2019 08:23:00 US Airways Mastercard, P.O. Box 13337,  
 Philadelphia, PA 19101-3337  
 13923044 +E-mail/Text: bankruptcydept@wyn.com Nov 07 2019 03:53:01 Wyndham, P.O. Box 98940,  
 Las Vegas, NV 89193-8940

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Montour School District  
 cr PNC BANK NATIONAL ASSOCIATION  
 cr Township of Kennedy  
 13923033 ##+Ford Service Card, P.O. Box 183015, Columbus, OH 43218-3015

TOTALS: 4, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: dpas  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Nov 06, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Montour School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Township of Kennedy jhunt@grblaw.com,  
cnoroski@grblaw.com  
Lauren M. Lamb on behalf of Debtor Gladys A. Cox  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@s  
teidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@stei  
dl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7